

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for: NCC Holdings, LLC.



Order Filed on January 28, 2019
by Clerk

U.S. Bankruptcy Court
District of New Jersey

In Re:

Solia Hines,

Debtor.

Case No.: 16-30110 RG

Adv. No.:

Hearing Date: 1/16/19 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY VIA LOSS MITIGATION
PROGRAM**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 28, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: Solia Hines

Case No: 16-30110 RG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY VIA LOSS
MITIGATION PROGRAM

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, NCC Holdings, LLC., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 9 Wolcott Terrace, Newark, NJ 07112, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the debtor is to obtain a loan modification by February 22, 2019, or as may be extended by a application to extend loss mitigation; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor continue to make payments in accordance with the original loss mitigation request in the amount of \$1,482.44 while the Loss Mitigation Period is pending directly to Secured Creditor outside of plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the all post-petition months; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a loan modification is unsuccessful, Debtor shall modify the plan to otherwise treat the arrears claim of secured creditor; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments (or regular monthly mortgage payments upon expiration of the Loss Mitigation Program) are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Solia Hines
Debtor

Case No. 16-30110-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2019.

db +Solia Hines, 9 Wolcott Terrace, Newark, NJ 07112-1621

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NCC HOLDINGS LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor NCC HOLDINGS LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Community Captial Fund #1
rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor NCC HOLDINGS LLC rsolarz@kmlawgroup.com
Scott E. Tanne on behalf of Debtor Solia Hines ecf@tannelaw.com, tanne.ecf.email@gmail.com
TOTAL: 7